



## **Continuing Medical Benefits at Retirement**

Williamson County and the Board of Education employees, **with a hire date prior to July 1, 2009**, are able to continue medical, dental, prescription, vision and life benefits at retirement *if they meet eligibility requirements*. **All employees with a hired date of July 1, 2009 or after will have no continuation of benefits at retirement.**

### **Eligibility Requirements**

To be eligible for continuation of retiree medical, dental, prescription, vision and life benefits the following must apply:

1. Employee must have a hire date prior to July 1, 2009.
2. Employee and/or dependents coverage must have been in effect a minimum of one (1) year prior to retirement.
3. **Employee must have 10 continuous years of full-time service with Williamson County Government or the Board of Education and be age 55 on his/her date of retirement (or) the Employee must have 30 continuous years of full-time service with Williamson County Government or the Board of Education and will be allowed continuation of coverage at retirement regardless of age.** Leave of absences that occur during this period will be handled in accordance with state and federal laws.

*It should be noted that meeting the requirements for pension benefits under the Tennessee Consolidated Retirement System does not ensure eligibility for a continuation of medical benefits for retired employees of Williamson County Government or the Board of Education.*

Should the wording or lack of wording in this policy lead to conflict or disagreement, decisions by the Benefits Department will be based on the intent of the Williamson County Commission and the Board of Education and normal and accepted practices and procedures.

### **How Do I apply for continuation of coverage?**

**Upon notification of retirement, by you, to the Human Resource Department for Williamson County or the Board of Education,** the Benefits Department will receive a Notification of Retirement Form regarding your upcoming retirement. This form will have all the pertinent information regarding your employment history with Williamson County Government or the Board of Education.

### **Enrollment**

Once approval for continuation of medical benefits has been determined, the retiree will receive a Retirement Summary and Election Form. ***The retiree will have 31 days from the date of the Retirement Summary and Election Form to complete and return the form to the Benefits Department for continuation of coverage.*** Failure to do so will result in loss of eligibility and coverage except as required under COBRA guidelines.

Retiring employees have the option to continue only those benefits they were enrolled immediately prior to retirement.

**The Co-Pay Plan will not cover the retiree or their spouse after the age of 65. The retiree will be allowed to enroll in the Deductible Plan on or before that time.**

A retired employee may change from dependent coverage to individual coverage or decline coverage at retirement. However, he/she may not change to dependent coverage once individual coverage has been selected. **Once coverage has been dropped you cannot re-enroll.**

**Retired employees who become eligible for group medical insurance due to accepting employment with another employer will be provided secondary coverage under Williamson County Government and the Board of Education's plan. The new employer's insurance will be considered primary on all medical claims.** Retired employees who are eligible for medical coverage through a spouse's employment are not subject to this restriction. Williamson County and the Board of Education's plan will continue to be their primary coverage and their spouse's plan will be their secondary coverage.

**Those retirees that have accepted continuation of medical benefits will not forfeit their continuation of medical benefits by returning to service with Williamson County Government or the Board of Education as a full-time employee or County Official.** Those individuals will be eligible for the same coverage they had at the time of their original retirement once they have completed their active service.

**Once a retiree or their spouse becomes Medicare eligible, Williamson County Government and the Board of Education's retiree plan becomes secondary coverage to Medicare and/or other Medicare Supplements.** In the event the retiree becomes Medicare eligible before a dependent, Williamson County Government and the Board of Education's plan will remain primary for the dependent until they reach Medicare age.

Retirees and/or spouses **must** apply for Medicare **Parts A & B** at least 3 months before they are eligible for benefits. Retirees and/or spouses **are required** to give a copy of their **Medicare Part A & B** card to the Williamson County Benefits Department. **Failure to enroll in Medicare Parts A & B risks being disqualified for continued medical benefits** under the Williamson County and the Board of Education plan and claims **will not be paid** by Williamson County.

Retirees who continue medical benefits with Williamson County Government or the Board Education ***will be enrolled in the same insurance plan that they had while actively employed; Retirees on the Deductible Plan will receive new cards with a different group number.***

### **Premiums**

Williamson County Government and the Board of Education retirees are required to pay 20% of the premium cost for Medical and Dental coverage. Williamson County and the Board of Education will provide the remaining 80%, based upon availability of funding. For continuation of Vision and Life Insurance, the retiree will pay 100% of premium cost. **Retiree premiums are paid by monthly bank draft.** A Bank Draft Authorization Form will be mailed with the Retirement Summary and Election Form. It is to be completed & returned to the Benefits Department with the Election Form. Payment shall remain current to the month of coverage. Failure to make timely payments of premiums could result in a loss of coverage.

### **Life Insurance**

As an active employee, Williamson County Government and the Board of Education provided a group life insurance policy free of charge in the amount of \$30,000. You may continue this life insurance coverage at retirement. Retirees will pay 100% of the life insurance premiums and may only carry

coverage in the amount of \$15,000 up to the age of 65. At age 65, the value of the policy and premiums will decrease 35%, and will continue to decrease 35% every 5 years thereafter. See table below:

**Life Insurance Premium and Value At Retirement:**

<b>AGE</b>	<b>PREMIUM</b>	<b>VALUE</b>
<b>To Age 64</b>	<b>\$15.15</b>	<b>\$15,000</b>
<b>65-69</b>	<b>\$9.84</b>	<b>\$9,750</b>
<b>70-74</b>	<b>\$6.36</b>	<b>\$6,300</b>
<b>75-79</b>	<b>\$4.24</b>	<b>\$4,200</b>
<b>80+</b>	<b>\$2.73</b>	<b>\$2,700</b>

Any additional Supplemental Life Insurance that you may have been enrolled in for yourself or family members may be converted to individual policies. Contact Charles Pareigis with The Drury Group at (615) 791-0128 extension #4 or e-mail [charles@drurygroup.com](mailto:charles@drurygroup.com) . He will assist you with this process.

For further information regarding continuation of medical benefits at retirement, please contact **Laurie Gulan in the Benefits Department** at (615)591-8506, [laurieg1@wcs.edu](mailto:laurieg1@wcs.edu) for Board of Education employees, [laurieg@williamson-tn.org](mailto:laurieg@williamson-tn.org) for Williamson County Government employees or visit the Williamson County Benefits Department website at [www.williamson-tn.gov/mybenefits](http://www.williamson-tn.gov/mybenefits) . **For information on your TCRS pension, contact them at (615)741-1971 or [www.treasury.state.tn.us/tcrs](http://www.treasury.state.tn.us/tcrs).**

Disclaimer:

All benefits and premiums in effect at the time of retirement are subject to change based on the plan document and funding.